



STATE OF DELAWARE  
*DEPARTMENT OF TRANSPORTATION*  
800 BAY ROAD  
P.O. BOX 778  
DOVER, DELAWARE 19903

## Disadvantaged Business Enterprise Program

# Small Business Resource Directory

# **Small Business Resource Directory**

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## **Small Business Resource Directory**

### ***Delaware State Chamber of Commerce***

#### ***Small Business Alliance***

*Contact: Joshua Pollak*

*Address: 1201 N. Orange Street, Suite 200*

*P.O. Box 671*

*Wilmington, DE 19899*

*Phone: (302) 576-6578*

*Fax: (302) 654-0691*

***Web page:*** [www.inet.net/dscc](http://www.inet.net/dscc)

***Web site:*** [www.dscc.com](http://www.dscc.com)

The Delaware State Chamber's Small Business Alliance was created to enhance the competitiveness of the small business community by providing cost-effective services, information, legislative advocacy and money-saving benefits to companies with fewer than 150 employees. With 2,800 members statewide, the Alliance is the largest small business organization in Delaware.

### ***Delaware Department of Finance***

#### ***Division of Revenue***

*Contact: Selena Gardner*

*Address: Carvel State Office Building*

*820 N. French Street, 9th Floor*

*Wilmington, DE 19801*

*Phone: (302) 577-8447*

*Fax: (302) 577-8203*

***E-mail:*** [sgardner@state.de.us](mailto:sgardner@state.de.us)

***Web site:*** [www.state.de.us/revenue](http://www.state.de.us/revenue)

The Division of Revenue is responsible for personal and business tax administration. Division representatives can discuss state tax matters as related to small business; tax treatments of different entities, including partnerships, corporations, sole proprietorships, and S corporations; and obtaining or renewing state business licenses and applicable gross receipts taxes.

### ***Department of Natural Resources and Environment Control (DNREC)***

*89 Kings Highway*

*Dover, DE 19901-7305*

#### ***DNREC Business and Permitting Services Office***

*Contact: Andrea Kreiner*

*Phone: (302) 739-6400*

*Fax: (302) 739-6242*

***E-mail:*** [akreiner@dnrec.state.de.us](mailto:akreiner@dnrec.state.de.us)

The Business and Permitting Services Office is comprised of the Development Advisory Service, Pollution Prevention (P2) Program, and the Small Business Assistance Program Ombudsman. The Business and Permitting Services Office operates within the Office of the Secretary at DNREC.

### ***Delaware Pollution Prevention Program***

*Contact: Andrea Kreiner*

*Phone: (302) 739-3822*

*Fax: (302) 739-6242*

*E-mail: [akreiner@dnrec.state.de.us](mailto:akreiner@dnrec.state.de.us)*

*Web Page: [www.dnrec.state.de.us](http://www.dnrec.state.de.us)*

### ***Family and Workplace Connection***

*Contact: Sarah Sorden*

*Address: 3511 Silverside Road*

*100 Wilson Building*

*Wilmington, DE 19810*

*Phone: (302) 479-1659*

*Fax: (302) 479-1693*

*E-mail: [ssorden@tfwc.org](mailto:ssorden@tfwc.org)*

*Web Page: [www.familyandworkplace.org](http://www.familyandworkplace.org)*

The Family & Workplace Connection (FWC) is a private nonprofit dependent care resource and referral organization providing services that help people manage their work and personal lives. FWC provides information and programs for individuals with dependent care needs, employers, care providers, and the community-at-large. Employers, individual and foundation contributions, and government grants and contracts fund FWC.

### ***First State Community Loan Fund***

*Contact: Caroline E.W. Glackin*

*Address: 100 W. 10th Street, Suite 1005*

*Wilmington, DE 19801*

*Phone: (302) 652-6774*

*Fax: (302) 656-1272*

*E-mail: [fsclf@diamond.net.udel.edu](mailto:fsclf@diamond.net.udel.edu)*

*Web Page: [www.firststateloan.org](http://www.firststateloan.org)*

**Mission:** The FSCLF is a not-for-profit Community Development Financial Institution. The FSCLF provides loans and education for business enterprises, affordable housing and other community development initiatives particularly for underserved populations throughout Delaware. Offices: Main office at 300 Delaware Avenue with satellite locations in Dover and Georgetown and at the Latin American Community Center in Wilmington.

### ***New Castle County Chamber of Commerce***

*Contact: John McKay*

*Address: 630 Churchmans Road*

*P.O Box 11247*

*Wilmington, DE 19850-1247*

*Phone: (302) 368-5700 Ext. 235*

*Fax: (302) 737-8450*

*E-mail: [mckayj@ncccc.com](mailto:mckayj@ncccc.com)*

*Web Page: [www.ncccc.com](http://www.ncccc.com)*

The Small Business Department at the New Castle County Chamber of Commerce serves as a vital resource for the small and mid-sized business community. Through executive roundtables, networking breakfasts, Chamberworks seminars, business publications, and one-on-one counseling, the County Chamber keeps its members informed and helps them to grow their businesses -- and grow them successfully.



### ***Score (Chapter 42)\****

*Contact: Tom Stevens*

*Address: 824 N. Market St., Suite 610*

*Wilmington, DE 19801*

*Phone: (302) 573-6552*

*Fax: (302) 573-6092*

*Web Page: [www.scoredelaware.com](http://www.scoredelaware.com)*

**SCORE**, the Service Corps of Retired Executives, is a resource partner of the **U.S. Small Business Administration**. **SCORE** is manned by a staff of retired executives and former small business owners who volunteer their time and talents to assist Delaware area entrepreneurs in starting a business or expanding their business through low-cost one-on-one counseling and business development workshops.

### ***USDA Rural Development***

*Contact: James E. Waters*

*Address: 5201 S. DuPont Highway*

*P.O. Box 400*

*Camden, DE 19934*

*Phone: (302) 697-4324*

*Fax: (302) 697-4388*

*E-mail: [jawaters@rurdev.usda.gov](mailto:jawaters@rurdev.usda.gov)*

*Web Page: [www.rurdev.usda.gov](http://www.rurdev.usda.gov)*

Rural Development has four programs for small businesses: (1) Business and Industry Guaranteed Program - provides for a guarantee of for-profit business/commercial loans that will create or save jobs in rural communities and counties; (2) business and industry Direct program - provides direct non-bank loans to improve, develop, or finance business, industry and employment and improve the economic and environmental climate in rural communities; (3) Rural Business Enterprise Grant Program - provides grant funds to public bodies and private non-profit corporations for the purpose of financing and facilitating development of small and emerging private business enterprises in rural areas, and (4) Intermediary Relending Program - provides loans to an intermediary for the purpose of financing business facilities and community development projects in rural areas.

### ***Capital Works***

*Contact: Mary Kruger Dupont*

*Address: 233 King Street*

*Wilmington, DE 19801*

*Phone: (302) 658-7161*

*Fax: (302) 658-7547*

*E-mail: [mdupont@inet.net](mailto:mdupont@inet.net)*

*Web Page: [www.microbusinesschamber.com](http://www.microbusinesschamber.com)*

Working Capital Delaware is a statewide comprehensive business development program which offers small businesses the resources they need to grow — credit, business training, and networking activities. These services are provided to groups of business owners with 6 to 10 members called Business Loan Groups, which meet regularly to support each other as members work on building their own businesses. Working Capital is a replication of the largest micro loan program in the United States, operating in seven states. In January 1997, it received the first Presidential Award for Excellence in MicroEnterprise Development from President Bill Clinton. Since 1991, throughout the network, 3,000 micro businesses have received over \$3 million in loans to build their businesses. In Delaware, Working Capital has served more than 400 businesses since 1995 with over 400 loans. This is a joint project of the YWCA of New Castle County and the First State Community Loan Fund.

### ***Mid-Atlantic Business Finance Company***

*Contact: Paula Klepper*

*Address: 9 E. Loockerman Street, Suite 316*

*Dover, DE 19901*

*Phone: (302) 730-4250*

*Toll Free: (800) 730-0017*

*Fax: (302) 730-4252*

*E-mail: [cathi@mabfc.com](mailto:cathi@mabfc.com)*

*Web Page: [www.mabfc.com](http://www.mabfc.com)*

Mid-Atlantic Business Finance Company provides below market fixed rate financing for healthy expanding businesses to purchase real estate and machinery and equipment. Since



1982, Mid-Atlantic has helped over 450 small businesses in the region finance their expansion and arranged over \$400 million in total financing.

### ***Delaware Small Business Development Center***

The DSBDC exists to strengthen Delaware's economic base by providing quality services, such as, management assistance, education programs, and resources to Delaware's business community and potential entrepreneurs. The Small Business Development Centers (DSBDC) will answer your questions about managing a small business and provide information about small business issues. The DSBDC provides information, training and free, one-on-one counseling for small business owners and those interested in starting a business. [www.delawarecontracts.com/events.htm](http://www.delawarecontracts.com/events.htm)

#### ***Wilmington Center***

*Contact: Barbara Necarsulmer*

*Address: 1318 N. Market Street*

*Wilmington, DE 19801*

*Phone: (302) 571-1555*

*Fax: (302) 571-5222*

*E-mail: [necarb@udel.edu](mailto:necarb@udel.edu)*

*Web site: [www.delawaresbdc.org](http://www.delawaresbdc.org)*

#### ***Dover Center***

*Contact: Jim Crisfield*

*Address: 146 S. Governors Ave.*

*Dover, DE 19904*

*Phone: (302) 678-1555*

*Fax: (302) 739-2333*

*E-mail: [jcris@strauss.udel.edu](mailto:jcris@strauss.udel.edu)*

*Web site: [www.delawaresbdc.org](http://www.delawaresbdc.org)*

#### ***Georgetown Center***

*Contact: Bill Pfaff*

*Address: 103 W. Pine Street*

*Georgetown, DE 19947*

*Phone: (302) 856-1555*

*Fax: (302) 854-6979*

*E-mail: [wpfaff@udel.edu](mailto:wpfaff@udel.edu)*

*Web site: [www.delawaresbdc.org](http://www.delawaresbdc.org)*

#### ***Delaware Innovation Fund***

*Contact: David J. Freschman*

*Address: 100 W. 10th Street*

*Wilmington, DE 19801*

*Phone: (302) 777-1616*

*Fax: (302) 777-1620*

**E-mail:** [info@delawareinnovationfund.com](mailto:info@delawareinnovationfund.com)  
**Web site:** [www.delawareinnovationfund.com](http://www.delawareinnovationfund.com)< a>

The Delaware Innovation Fund is a seed and early-stage venture capital firm established as a public/private sector initiative to assist Delaware companies in the critical pre-seed and early stages of formation. The Fund provides financial and technical assistance to Delaware-based businesses, which have the potential to launch innovative products and processes into national markets, to create new jobs, and to make a significant contribution to the economic diversity and the technology base of Delaware's communities.

### ***Delaware Economic Development Office***

**Contact:** Jennifer Powell  
**Address:** 99 Kings Highway  
Dover, DE 19901  
**Phone:** (302) 739-4271  
**Fax:** (302) 739-5749  
**Web site:** [www.state.de.us/dedo](http://www.state.de.us/dedo)

The office's mission is to enhance the quality of life for all Delawareans by facilitating the creation and retention of quality jobs. The office is divided into several units, which specialize in the following areas: Business Development, Workforce Development, Financial Sector Development and Programs, Business Research, and Tourism. Programs include:

- "A Better Chance," Governor Carper's welfare to work programs. DEDO helps businesses hire through this program. The Workforce Development Section assists employers with recruitment, develops and underwrites training programs, provides information regarding the labor market, community resources and wages, and is a partner in Delaware's Welfare Reform Effort, A Better Chance.
- Main Street Delaware, which assists with the revitalization.

### ***Delaware Department of Insurance***

**Contact:** Fred Townsend, III - **Deputy Insurance Commissioner**  
**Address:** 841 Silver Lake Blvd.  
Dover, DE 19904  
**Phone:** (302) 739- 4251 or (302) 674-7300  
**Fax:** (302) 739-5280  
**E-mail:** [ftownsen@deins.state.de.us](mailto:ftownsen@deins.state.de.us)

The mission of the Department is to protect the welfare of insurance consumers and to ensure reliable insurance coverage at reasonable rates. Particular services offered to small businesses include providing information about the availability of health insurance, and about ways to reduce workers compensation insurance premiums. Legislation has been enacted to promote the availability of health insurance benefits to employees of small businesses (1-50). Under the Small Employer Health Insurance Reform Act, licensed small employer insurance carriers are required to offer two specified benefit packages to

all small employers, regardless of health status and claims experience, and to ensure renewability of coverage. Additionally, the Workplace Safety Program enables qualifying small employers to earn discounts on their workers compensation insurance premiums of up to 20 per cent.

***Delaware Community Reinvestment Action Council, Inc.***

*Contact: Rashmi Rangan*

*Address: 601 N. Church Street*

*Wilmington, DE 19801*

*Toll Free: (877) 850-0750*

*Phone: (302) 654-5024*

*Fax: (302) 654-5046*

*E-mail: [rashmi@bellatlantic.net](mailto:rashmi@bellatlantic.net)*

*Web site: [www.dcrac.org](http://www.dcrac.org)*

The mission of the Delaware Community Reinvestment Action Council (DCRAC) is to ensure equal access and capital for the under-served populations and communities throughout Delaware, including low- and moderate-income, minority, and distressed neighborhoods, through education, advocacy, and legislation. To accomplish this mission, it shall: (1) ensure that all Delawareans are aware of their rights and responsibilities under the Community Reinvestment Act and other fair lending laws and (2) ensure that Delaware lending institutions meet their communities' entire banking, credit, and capital needs.

***Central Delaware Economic Development Council***

*Contact: Daniel Wolfensberger*

*Address: 9 Loockerman Street, Suite 2B*

*Dover, DE 19901*

*Phone: (302) 678-3028*

*Fax: (302) 678-0189*

*E-mail: [wolfych@aol.com](mailto:wolfych@aol.com)*

*Web site: [www.conway.com/de/cdedc](http://www.conway.com/de/cdedc)*

The Central Delaware Economic Development Council assists small businesses with demographic and community information, reference materials, project assistance as well as referrals to other business organizations and businesses.

***African-American Chamber of Commerce***

***AACC Membership Office***

*701 Market Street, Suite 6500*

*Philadelphia, PA 19106*

*Phone: (215) 351-5201*

*Fax: (215) 351-5209*

*E-mail us: [info@aachamber.org](mailto:info@aachamber.org)*

The African-American Chamber of Commerce of Pennsylvania, New Jersey, and Delaware, (AACC) is the leading private sector advocate for black-owned businesses in the Delaware Valley. The AACC is comprised of members that have an interest in the establishment and growth of black-owned businesses in the Delaware valley, with a goal of ensuring the overall improvement of economic conditions within the regional African-American community.

### **More Delaware Government Contacts**

Additional Delaware State Government information is available at Web site [www.delaware.gov](http://www.delaware.gov). Phone contact information is available at Delaware Help line. This is a toll-free telephone information and referral service for state government and community service.

In-state (800) 464-4347

Out of State (800) 273-9500

### ***Department of Administrative Services***

#### ***Division of Purchasing (Information regarding selling to the state)***

*Governor Bacon Health Center*

*1 Wilmington Avenue*

*Delaware City, DE 19706*

*(302) 834-4550 - Delaware City*

*(302) 739-5587 - Dover*

**Web site:** [www.state.de.us/purchasing](http://www.state.de.us/purchasing)

### ***Department of Agriculture***

*2320 South DuPont Highway*

*Dover, DE 19901*

*(800) 282-8685*

[www.state.de.us/deptagri/](http://www.state.de.us/deptagri/)

***Delaware Department of Justice***

***Attorney General's Office***

[www.state.de.us/attgen/index.htm](http://www.state.de.us/attgen/index.htm)

***Libraries***

[www.lib.de.us](http://www.lib.de.us)

***Public Health***

[www.state.de.us/dhss/dph/index.htm](http://www.state.de.us/dhss/dph/index.htm)

***Revenue***

[www.state.de.us/revenue](http://www.state.de.us/revenue)

***Sec. of State's Office***

[www.state.de.us/sos](http://www.state.de.us/sos)

***Delaware Department Of Labor***

[www.delawareworks.com](http://www.delawareworks.com)

[Div. of Unemployment Insurance](#)

[Div. of Industrial Affairs](#)

[Div. of Vocational Rehabilitation](#)

[DE Commission for Women](#)

***Wilmington Economic Development Corporation***

[www.wedco.org](http://www.wedco.org)

***Division of Corporations***

[www.state.de.us/corp/index.htm](http://www.state.de.us/corp/index.htm)

***City of Wilmington***

[www.ci.wilmington.de.us](http://www.ci.wilmington.de.us)

## **Non-Profits**

### ***Central DE Chamber of Commerce***

[www.cdcc.net](http://www.cdcc.net)

### ***DE Manufacturing Extension Partnership***

[www.demep.org](http://www.demep.org)

## **State Links**

A collection of links to United State government web sites with useful information for businesses. Whether you're already in business, just starting, or expanding to a new state - there's something here for you!

### ***U.S. Environmental Protection Agency***

#### ***Business Assistance Center***

*Contact: Richard S. Daly*

*Address: 1650 Arch St. (30R00)*

*Philadelphia, PA 19103*

*Phone: (215) 814-5535 or (800) 228-8711*

*Fax: (215) 814-2783*

***E-mail:*** [daly.richard@epa.gov](mailto:daly.richard@epa.gov)

***Web page:*** [www.epa.gov/region03/sbac](http://www.epa.gov/region03/sbac)

The Business Assistance Center of the EPA assists small and medium-sized businesses to understand and be responsive to environmental requirements in order to protect the environment and help those companies sustain economic development. The Business Assistance Center has four main tasks: (1) Provide businesses with information on applicable environmental requirements; (2) Be an advocate for the concerns of small businesses; (3) Work with other units within the region and EPA Headquarters, as well as state environmental agencies, to facilitate pollution prevention and EPA partnership programs in the small business community; and (4) Assist small companies which have innovative environmental technologies by providing links to appropriate federal facilities and by assisting them with marketing.

### ***U. S. Dept. of Commerce Minority Business Development Agency***

**Vision Statement:** The Minority Business Development Agency is dedicated to becoming an entrepreneurially focused and innovative organization, committed to empowering minority business enterprises for the purpose of wealth creation.

**Mission Statement:** MBDA's mission is to achieve entrepreneurial parity for MBEs by actively promoting their ability to grow and compete in the global economy. MBDA is addressing challenges faced by MBEs by developing programs that provide the "keys to entrepreneurial success" and by providing access to financing, marketplace, education, and technology.

**Philadelphia Regional Enterprise Center:** Alfonso Jackson, Bus. Dev. Specialist

600 Arch Street  
Suite 10128  
Philadelphia, PA 19106

**Phone** (215) 861-3597 **Fax** (215) 861-3595

**Business.gov** / [www.business.gov](http://www.business.gov)

Business.gov guides you through the maze of government rules and regulations and provides access to services and resources to help you start, grow, and succeed in business. The Forms Catalog provides businesses with a common access point to federal agency forms. The Small Business Paperwork Relief Act of 2002 requires the Office of Management and Budget to publish on the Internet a list of the compliance assistance resources available at federal agencies for small businesses. Federal government agencies offer compliance assistance resources and tools for small businesses.

***FirstGov*** / [www.firstgov.gov](http://www.firstgov.gov)

FirstGov.gov is an easy-to-search, free-access website designed to give you a centralized place to find information from U.S. local, state and federal government agency websites. On FirstGov, you can search millions of web pages from federal and state governments, the District of Columbia and U.S. territories. **Most of these pages are not available on commercial websites.** FirstGov has the most comprehensive search of government anywhere on the Internet.

***U.S. Census Bureau*** / [www.census.gov](http://www.census.gov)

The Census Bureau serves as the leading source of quality data about the nation's people and economy. State Data Centers - provide training and technical assistance in accessing and using Census Bureau data for state, regional, local and tribal governments, and non-governmental data users, at no charge or a small fee.

*U.S. Census Bureau  
Philadelphia Regional Office  
833 Chestnut Street, Suite 504  
Philadelphia, PA. 19107  
(215) 717-1800 or (800) 262-4236  
FAX: (215) 717-0755*

TDD: (215) 717-0894

E-mail: [Philadelphia.Regional.Office@census.gov](mailto:Philadelphia.Regional.Office@census.gov)

**Department of Commerce / [www.commerce.gov](http://www.commerce.gov)**

The Commerce Department's mission is to create the conditions for economic growth and opportunity by promoting innovation, entrepreneurship, competitiveness, and stewardship.

**Department of Agriculture - Office of Small & Disadvantaged Business Utilization (OSDBU) / [www.usda.gov/osdbu](http://www.usda.gov/osdbu)**

The mission of the OSDBU is to provide maximum opportunities for small businesses to participate in USDA contracting activities by establishing and attaining small disadvantaged business program goals.

**U.S. Tax Court**

Congress created the Tax Court to provide a judicial forum in which affected persons could dispute tax deficiencies determined by the Commissioner of Internal Revenue prior to payment of the disputed amounts.

*Office of the Clerk of the Court: (202) 521-0700 (general procedure and case information)*

**More Helpful Federal Government Web sites**

***Complete U.S. Federal Government Agencies Directory (Alphabetical)***

***Complete U.S. Federal Government Agencies Directory (Hierarchical)***

***Department of Agriculture, Rural Development***

[www.rurdev.usda.gov](http://www.rurdev.usda.gov)

***Department of Commerce / Export Assistance Center***

[www.ita.doc.gov](http://www.ita.doc.gov)

***U.S Customs Service***

[www.customs.gov](http://www.customs.gov)

***Environmental Protection Agency/Small and Disadvantaged Business Utilization Program***



[www.epa.gov/osdbu](http://www.epa.gov/osdbu)

*Federal Deposit Insurance Corp.*

[www.fdic.gov](http://www.fdic.gov)

*Food and Drug Administration*

[www.fda.gov](http://www.fda.gov)

*Global Trade & Technology Network*

[www.usgtn.org](http://www.usgtn.org)

*Housing and Urban Development*

[www.hud.gov](http://www.hud.gov)

*Internal Revenue Service*

[www.irs.gov](http://www.irs.gov)

*Dept. of Labor Occupational Safety & Health Administration*

<http://www.osha.gov/>

*Small Business Administration/Export Asst. Center*

[www.sba.gov/oit](http://www.sba.gov/oit)

*Small Business Administration/Women's Business Ownership*

[www.sba.gov/womeninbusiness](http://www.sba.gov/womeninbusiness)

*Small Business Administration/Women's Business Center*

[www.onlinewbc.gov](http://www.onlinewbc.gov)

*U. S. Department of Veterans Affairs*

[www.va.gov](http://www.va.gov)

[www.vetbiz.gov](http://www.vetbiz.gov)

[Office of Occupational & Labor Market Information](#)

*YWCA's MicroBusiness Enterprise Center*

[www.microbusinesschamber.com](http://www.microbusinesschamber.com)

*DC Minority Business Development Center*

[www.dcmdbdc.org](http://www.dcmdbdc.org)

*ProBiz*

[www.probiz.tv](http://www.probiz.tv)

## **SOME FINANCING WEB SITES**

*Find out more about business financing--and perhaps even get venture capital or an angel investor--at these key sites:*

*Garage Technology Ventures*

[www.garage.com](http://www.garage.com)

*Early Bird Capital Firm*

[www.earlybirdcapital.com](http://www.earlybirdcapital.com)

*Price Waterhouse Cooper's Moneytree*

[www.pwcmoneytree.com](http://www.pwcmoneytree.com)

*Bankrate.com*

[www.bankrate.com](http://www.bankrate.com)

*Primestreet*

[www.primestreet.com](http://www.primestreet.com)

*Dun & Bradstreet*

[www.livecapital.com](http://www.livecapital.com)